

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Richard W. McCormick
 Debtor

Case No. 18-14152-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 55

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db +Richard W. McCormick, 1302 S. Meadow Street, Allentown, PA 18103-3462
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14126422 +ARCO Pharmacy, 313 Henderson Drive, Sharon Hill, PA 19079-1034
 14126417 +Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610
 14126419 +Altronics Security Systems, 824 Eighth Avenue, Bethlehem, PA 18018-3598
 14126420 +American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
 14126423 +Asset Recovery Solutions, LLC, 2200 E. Devon Avenue, Suite 200, Des Plaines, IL 60018-4501
 14126425 +Bank of America, PO Box 5224, Jacksonville, FL 32247-5224
 14126429 +Convergent Distributing, Inc., 800 SW 39th St, PO Box 9021, Renton, WA 98057-9021
 14126435 +FH Cann & Associates, Inc., 1600 Osgood Street, Suite 20-2/120, North Andover, MA 01845-1048
 14126434 +FedLoan Servicing, US Department of Education, PO Box 530210, Atlanta, GA 30353-0210
 14126437 +GE Capital Retail Bank/QVC Receivables, PO Box 965033, Orlando, FL 32896-5033
 14126443 +Keystone Collections Group, PO Box 519, Irwin, PA 15642-0519
 14126444 +Liberty Mutual, 175 Berkeley Street, Boston, MA 02116-3350
 14126447 +Pennsylvania Department of Labor & Indus, Office of UC Benefits, Attn: UI Payment Services, PO Box 67503, Harrisburg, PA 17106-7503
 14126449 +Quest Diagnostics Incorporated, PO Box 740775, Cincinnati, OH 45274-0775
 14126450 +RCN Corporation, 196 Van Buren Street, President Plaza, Bldg 1, Suite 300, Herndon, VA 20170-5337
 14126452 +St. Luke's Hospital, 801 Ostrum Street, Bethlehem, PA 18015-1065
 14126453 +St. Luke's Physician Group, PO Box 25837, Salt Lake City, UT 84125-0837
 14126454 +St. Luke's Physicians Group, PO Box 25837, Salt Lake City, UT 84125-0837
 14126455 +Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
 14126456 +Tilghman Medical Center, 4825 Tilghman Street, Allentown, PA 18104-9374
 14126457 +Total Visa, PO Box 85710, Sioux Falls, SD 57118-5710
 14126458 +US Dept of Education/GLELSI, P.O. Box 7860, Madison, WI 53707-7860
 14126461 +World Financial Capital Bank, 2855 East Cottonwood Parkway, Suite 100, Salt Lake City, UT 84121-7038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Sep 29 2018 06:53:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 29 2018 03:05:51 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 29 2018 03:06:09 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14126424 +EDI: CINGMIDLAND.COM Sep 29 2018 06:53:00 AT & T Mobility, PO Box 537104, Atlanta, GA 30353-7104
 14126418 +EDI: GMACFS.COM Sep 29 2018 06:53:00 Ally Bank, PO Box 13625, Philadelphia, PA 19101-3625
 14126421 +EDI: RMCB.COM Sep 29 2018 06:53:00 American Medical Collection Agency, PO Box 1235, Elmsford, NY 10523-0935
 14126426 EDI: BANKAMER.COM Sep 29 2018 06:53:00 Bank of America, N.A., 4161 Piedmont Parkway, Greensboro, NC 27410
 14126427 +EDI: CAPITALONE.COM Sep 29 2018 06:53:00 Capital One, 1680 Capital One Drive, McLean, VA 22102-3407
 14126428 +EDI: CAPITALONE.COM Sep 29 2018 06:53:00 Capital One/Best Buy, 1680 Capital One Drive, McLean, VA 22102-3407
 14126430 +E-mail/Text: bankruptcy@credencerm.com Sep 29 2018 03:06:47 Credence, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
 14126431 +EDI: CCS.COM Sep 29 2018 06:53:00 Credit Collection Services, PO Box 607, Norwood, MA 02062-0607
 14126432 +EDI: RCSFNBMARIN.COM Sep 29 2018 06:53:00 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
 14126433 +EDI: DIRECTV.COM Sep 29 2018 06:53:00 Direct TV, PO Box 5007, Carol Stream, IL 60197-5007
 14126436 +EDI: AMINFOFP.COM Sep 29 2018 06:53:00 First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
 14126438 +EDI: RMSC.COM Sep 29 2018 06:53:00 GE Capital Retail Bank/Walmart, PO Box 965033, Orlando, FL 32896-5033
 14126439 EDI: RMSC.COM Sep 29 2018 06:53:00 Green Tree Servicing, 332 Minnesota St., Suite 610, Saint Paul, MN 55101
 14126440 +EDI: IIC9.COM Sep 29 2018 06:53:00 IC Systems, PO Box 64437, Saint Paul, MN 55164-0437
 14126441 EDI: JEFFERSONCAP.COM Sep 29 2018 06:53:00 Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14126442	+E-mail/Text: cs.bankruptcy@jmcbiz.com	Sep 29 2018 03:07:01	Joseph, Mann & Creed, Media Collections, Inc. DBA Joseph Mann, 8948 Canyon Falls Blvd., Suite 200, Twinsburg, OH 44087-1900
14126445	+EDI: RESURGENT.COM	Sep 29 2018 06:53:00	LVNV Funding, Inc., 200 Meeting Street, Suite 206, Greenville, SC 29615-5833
14126446	+E-mail/Text: Jerry.Bogar@conduent.com	Sep 29 2018 03:07:07	New Jersey Z-Pass, 375 McCarter Hwy, Newark, NJ 07114-2562
14126448	EDI: PRA.COM	Sep 29 2018 06:53:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
14126992	+EDI: PRA.COM	Sep 29 2018 06:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14126451	+EDI: RMCB.COM	Sep 29 2018 06:53:00	Retrieval-Masters Creditors Bureau, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1616
14126459	+EDI: USAA.COM	Sep 29 2018 06:53:00	USAA Credit Card, 10750 McDermott Freeway, San Antonio, TX 78288-1600
14126460	+EDI: WFFC.COM	Sep 29 2018 06:53:00	Wells Fargo Bank, N.A., 3476 Stateview Blvd., Fort Mill, SC 29715-7200

TOTAL: 26

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2018 at the address(es) listed below:

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com
ROBERT GLAZER on behalf of Debtor Richard W. McCormick usbcglazer@gmail.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Richard W. McCormick**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) _____
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5347**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-14152-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard W. McCormick
aka Richard McCormick, aka Rich McCormick

9/27/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.